

Information to identify the case:

Debtor 1	Dora Mae Canning	Social Security number or ITIN	xxx-xx-7429
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-10773-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dora Mae Canning

3/3/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dora Mae Canning
Debtor

Case No. 16-10773-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Mar 03, 2021

Form ID: 3180W

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2021:

Recip ID	Recipient Name and Address
db	+ Dora Mae Canning, 139 West Crocus Road, Wildwood, NJ 08260-1323
cr	+ Planet Home Lending, LLC, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ Planet Home Lending, LLC as servicer for Wilmingto, FRIEDMAN VARTOLO, LLP, 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631
lm	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus Inc, 14523 SW Millikan Way St., Beaverton, OR 97005
cr	+ Seterus, Inc. as the authorized subservicer for Fe, P.O. Box 1047, Hartford, CT 06143-1047
lm	+ Seterus, Inc.,servicing agent for Federal National, c/o Registered Agent, The Corporation Trust Company, 820 Bear Tavern Road, West Trenton, NJ 08628-1021
515948888	+ Law Offices of Seymour Wasserstrum, 205 Landis Ave., Vineland, NJ 08360-8103
515948894	+ Phelan, Hallinan, Diamond & Jones, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517449072	Planet Home Lending, P. O. Box 660016, Dallas, TX 75266-0016
517449073	Planet Home Lending, P. O. Box 660016, Dallas, TX 75266-0016, Planet Home Lending, P. O. Box 660016, Dallas, TX 75266-0016
516603937	+ Rushmore Loan Management Services,Servicer, MTGLQ Investors,LP, P.O. Box 514707,Los Angeles,CA 90051, Rushmore Loan Management Services,Servic, MTGLQ Investors,LP P.O. Box 514707,Los Angeles,CA 90051-4707
516603936	Rushmore Loan Management Services,Servicer, MTGLQ Investors,LP, P.O. Box 514707,Los Angeles,CA 90051
515948897	Selip & Stylianou, LLP, 199 Crossways Park Drive, Woodbury, NY 11797-2016
516237879	+ TD Bank, N.A., c/o Cohn Lifland Pearlman Herrmann & Kno, Park 80 West-Plaza One, 250 Pehle Ave., Suite 401, Saddle Brook, New Jersey 07663-5832
515948904	+ U.S. Department of Education, 61 Forsyth St. SW, Suite 19T40, Atlanta, GA 30303-8919

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 03 2021 21:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 03 2021 21:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515948877	+ EDI: ACCE.COM	Mar 04 2021 01:38:00	Asset Acceptance, PO Box 1630, Warren, MI 48090-1630
515948878	EDI: BANKAMER.COM	Mar 04 2021 01:38:00	Bank of America, PO Box 982235, El Paso, TX 79998-2235
515948879	+ EDI: TSYS2.COM	Mar 04 2021 01:38:00	Barclay's Bank Delaware, 700 Prides Crossing, Newark, DE 19713-6109
515948880	EDI: CAPITALONE.COM	Mar 04 2021 01:38:00	Capital One/Boscov's, PO Box 30253, Salt Lake City, UT 84130-0253
515948884	+ EDI: CITICORP.COM	Mar 04 2021 01:38:00	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500

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515948886	EDI: DISCOVER.COM	Mar 04 2021 01:38:00	Discover Bank, P.O. Box 30943, Salt Lake City, UT 84130-0943
515948889	EDI: CITICORP.COM	Mar 04 2021 01:38:00	Macy's/DSNB, PO Box 8218, Mason, OH 45040-8218
515959906	EDI: DISCOVER.COM	Mar 04 2021 01:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515948887	+ EDI: WFNNB.COM	Mar 04 2021 01:38:00	Fashion Bug/Spirit of America, 1103 Allen Dr., Milford, OH 45150-8763
515948881	EDI: JPMORGANCHASE	Mar 04 2021 01:38:00	Chase, PO Box 15298, Wilmington, DE 19850-5298
515948890	+ EDI: MID8.COM	Mar 04 2021 01:43:00	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
515948895	EDI: PRA.COM	Mar 04 2021 01:38:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-1223
515984873	EDI: PRA.COM	Mar 04 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Fashion Bug, POB 41067, Norfolk VA 23541
515948896	EDI: CITICORP.COM	Mar 04 2021 01:38:00	Sears/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
515948899	+ EDI: CITICORP.COM	Mar 04 2021 01:38:00	Shell/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
515948900	EDI: RMSC.COM	Mar 04 2021 01:38:00	Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
516238508	EDI: TDBANKNORTH.COM	Mar 04 2021 01:43:00	TD Bank N.A., 70 Gray Road, Falmouth ME 04105
515948903	EDI: TDBANKNORTH.COM	Mar 04 2021 01:43:00	TD Bank N.A., PO Box 8400, Lewiston, ME 04243
516252415	EDI: ECMC.COM	Mar 04 2021 01:38:00	US Department of Education, P O Box 16448, Saint Paul MN 55116-0448
515948906	+ EDI: WFFC.COM	Mar 04 2021 01:38:00	Wells Fargo Card Service, PO Box 5058, Portland, OR 97208-5058

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515948885	*+	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
515948882	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, PO Box 15298, Wilmington, DE 19850-5298
515948883	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, PO Box 15298, Wilmington, DE 19850-5298
515948891	*+	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
515948893	*	Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
515948898	*P++	SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Seterus, 14523 SW Millikan Way, Suite 200, Beaverton, OR 97005
516173260	*P++	SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Seterus, Inc., PO Box 1047, Hartford, CT 06143
515948901	*	Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
515948902	*	Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
515948905	*+	U.S. Department of Education, 61 Forsyth St. SW, Suite 19T40, Atlanta, GA 30303-8919
515948892	##	Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314

TOTAL: 0 Undeliverable, 10 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MTGLQ Investors LP dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Seterus Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jonathan C. Schwalb	on behalf of Creditor Planet Home Lending LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor Planet Home Lending LLC bankruptcy@friedmanvartolo.com
Joseph Gunnar Devine, Jr	on behalf of Creditor TD Bank N.A. jdevine@tmppllc.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Joshua I. Goldman	on behalf of Creditor MTGLQ Investors LP josh.goldman@padgettlawgroup.com, bkgroup@kmlawgroup.com
Nona Ostrove	on behalf of Loss Mitigation Seterus Inc.,servicing agent for Federal National Mortgage Association nostrove@ostrovelaw.com
Nona Ostrove	on behalf of Loss Mitigation Seterus Inc nostrove@ostrovelaw.com
Nona Ostrove	on behalf of Debtor Dora Mae Canning nostrove@ostrovelaw.com
Rebecca Ann Solarz	on behalf of Creditor MTGLQ Investors LP rsolarz@kmlawgroup.com
Robert P. Saltzman	on behalf of Creditor Seterus Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. dnj@pbslaw.org

TOTAL: 13